

Information to identify the case:

Debtor 1	Marco A. Georeno	Social Security number or ITIN	xxx-xx-0846
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-24734-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marco A. Georeno

9/7/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marco A. Georeno
 Debtor

Case No. 13-24734-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Sep 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2018.

db +Marco A. Georeno, 111 Beechwood Drive, Mt. Laurel, NJ 08054-1019
 aty +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315
 r +Robert Barnhardt, Jr., RE/MAC Connection, 140 Bridgeton Pike, Mantua, NJ 08051-1569
 cr +TOYOTA MOTOR CREDIT CORPORATION, PO Box 9013, Addison, TX 75001-9013
 516875528 #+AES on behalf of, American Student Assistance, 100 Cambridge Street, Suite 1600,
 Boston, MA 02114-2567
 514270074 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 514316771 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
 514054496 Capital One Retail, P.O. Box 711106, Charlotte, NC 28272-1106
 514310707 +Capital Recovery V, LLC, PO Box 12931, Norfolk, VA 23541-0931
 514054502 Great Lakes, P.O. Box 530229, Atlanta, GA 30353-0229
 514469043 +Guardian Protection Services, 174 Thorn Hill Rd., Warrendale, PA 15086-7528
 514054503 Guardian Protection Services, P.O. Box 37751, Philadelphia, PA 19101-5051
 514054504 HSBC Card Service, PO Box 71104, Charlotte, NC 28272-1104
 516875525 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 514054506 Sunoco Card, PO Box 689155, Des Moines, IA 50368-9155
 514054508 U.S. Department of Education, Direct Loan Servicing Center, P.O. Box 5609,
 Greenville, TX 75403-5609
 514131468 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2018 22:59:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 07 2018 22:59:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514270365 +E-mail/Text: bncmail@w-legal.com Sep 07 2018 23:00:07 ALTAIR OH XIII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514054492 EDI: APPLIEDBANK.COM Sep 08 2018 02:28:00 Applied Bank, P.O. Box 17120,
 Wilmington, DE 19850-7120
 514054494 EDI: BMW.COM Sep 08 2018 02:28:00 BMW Financial Services, PO Box 9001065,
 Louisville, KY 40290-1065
 514106516 EDI: BMW.COM Sep 08 2018 02:28:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 514064157 +EDI: BMW.COM Sep 08 2018 02:28:00 BMW Financial Services NA, LLC, 5550 Britton Parkway,
 Hilliard, OH 43026-7456
 514066199 +EDI: AISACG.COM Sep 08 2018 02:28:00 BMW Financial Services, NA, LLC Dept.,
 Ascension Capital Group Inc., 4515 N Santa Fe Ave, Dept APS,
 Oklahoma City, OK 73118-7901
 514054493 EDI: TSYS2.COM Sep 08 2018 02:28:00 Barclays Bank, PO Box 13337,
 Philadelphia, PA 19101-3337
 514054495 EDI: CAPITALONE.COM Sep 08 2018 02:28:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 514054497 EDI: CHASE.COM Sep 08 2018 02:28:00 Chase, PO Box 15153, Wilmington, DE 19850-5153
 514054498 +EDI: RCSFNBMARIN.COM Sep 08 2018 02:28:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 514067776 EDI: DISCOVER.COM Sep 08 2018 02:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514054499 EDI: DISCOVER.COM Sep 08 2018 02:28:00 Discover Card, PO Box 71084,
 Charlotte, NC 28272-1084
 517411990 EDI: ECMC.COM Sep 08 2018 02:28:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 517411991 EDI: ECMC.COM Sep 08 2018 02:28:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC,
 PO BOX 16408, ST. PAUL, MN 55116-0408
 514054500 EDI: AMINFOFP.COM Sep 08 2018 02:28:00 First Premier Bank, PO Box 5529,
 Sioux Falls, SD 57117-5529
 514054501 EDI: RMSC.COM Sep 08 2018 02:28:00 GECRB/Amazon, PO Box 965013, Orlando, FL 32896-0013
 514307850 EDI: RESURGENT.COM Sep 08 2018 02:28:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 514273501 EDI: MERRICKBANK.COM Sep 08 2018 02:28:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 514054505 EDI: MERRICKBANK.COM Sep 08 2018 02:28:00 Merrick Bank, PO Box 30537,
 Tampa, FL 33630-3537
 514870796 EDI: PRA.COM Sep 08 2018 02:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 514870797 EDI: PRA.COM Sep 08 2018 02:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 514317904 EDI: PRA.COM Sep 08 2018 02:28:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 514230442 +E-mail/Text: csidl@sbcglobal.net Sep 07 2018 23:00:22 Premier Bankcard/Charter,
 PO Box 2208, Vacaville, CA 95696-8208
 514194430 EDI: Q3G.COM Sep 08 2018 02:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 49

Date Rcvd: Sep 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514054507	EDI: TFSR.COM Sep 08 2018 02:28:00	Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297-0511
514107114	EDI: TFSR.COM Sep 08 2018 02:28:00	Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
514152466	EDI: WFFC.COM Sep 08 2018 02:28:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
514318981	+EDI: WFFC.COM Sep 08 2018 02:28:00	Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
514054509	EDI: WFFC.COM Sep 08 2018 02:28:00	Wells Fargo Financial Cards, P.O. Box 660431, Dallas, TX 75266-0431
514054510	EDI: WFFC.COM Sep 08 2018 02:28:00	Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
aty*	+Joel A. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301, Mountainside, NJ 07092-2315
514856758*	++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306 (address filed with court: BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Andrew B. Finberg on behalf of Debtor Marco A. Georeno andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg on behalf of Plaintiff Marco A. Georeno andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Brian C. Nicholas on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC njecfmail@mwc-law.com
Denise E. Carlon on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

TOTAL: 8